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# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

## Caption in compliance with D.N.J. LBR 9004-1(b)

#### HILL WALLACK LLP

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Attorneys for Carrington Mortgage Services, LLC

In Re:

Marilyn Cobb

Debtor(s).

Order Filed on January 30, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-19163-JNP

Chapter: 13

Hearing Date: January 15, 2019

Judge: Jerrold N. Poslusny., U.S.B.J.

#### ORDER RESOLVING MOTION TO VACATE STAY

The relief set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

DATED: January 30, 2019

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

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Debtor: Marilyn Cobb Case No: 17-19163-JNP

Caption: Order Resolving Motion to Vacate Stay

Applicant: <u>Carrington Mortgage Services, LLC ("Secured Creditor")</u>

Applicant's Counsel: Hill Wallack LLP

Debtor's Counsel: Seymour Wasserstrum, Esq.

Property Involved ("Collateral"): 6832 Brown Street, Port Norris, NJ 08349

### Relief sought:

✓ Motion for relief from the automatic stay
 Motion to dismiss
 Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

- 1. Status of post-petition arrearages:
  - The Debtor is overdue for 5 months, from 09/01/2018 to 01/01/2019.
  - The Debtor is overdue for 5 payments at \$883.75 per month.
  - Less Funds held in debtor(s) suspense \$16.25

Total Arrearages Due \$4,402.50.

- 2. Debtor must cure all post-petition arrearages, as follows:
  - Immediate payment shall be made in the amount of \$883.75. Payment shall be made no later than January 15, 2019.
  - Beginning on <u>February 1, 2019</u>, regular monthly mortgage payments shall continue to be made in the amount \$883.75.
  - Beginning on <u>February 1, 2019</u>, additional monthly cure payments shall be made in the amount of \$879.69 for <u>3</u> months.
  - Beginning on May 1, 2019, additional monthly cure payments shall be made in the amount of \$879.68 for 1 month.

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Debtor: Marilyn Cobb Case No: 17-19163-JNP

Caption: Order Resolving Motion to Vacate Stay

3. Payments to the Secured Creditor shall be made to the following address(es):

✓ Immediate payment: Carrington Mortgage Services, LLC

1600 South Douglass Road, Suite 200-A

Anaheim, CA 92806

✓ Regular monthly payment: <u>Carrington Mortgage Services, LLC</u>

1600 South Douglass Road, Suite 200-A

Anaheim, CA 92806

✓ Monthly cure payment: Carrington Mortgage Services, LLC

1600 South Douglass Road, Suite 200-A

Anaheim, CA 92806

#### 4. In the event of Default:

If the Debtors fail to make the immediate payment specified above timely (with no grace period) or fail to make any regular monthly payment or any additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

- 5. Award of Attorneys' Fees:
- ✓ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.

The fees and costs are payable through the Chapter 13 plan.